

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

53423

Morton & Craig LLC
William E. Craig, Esquire
110 Marter Avenue
Suite 301
Moorestown, NJ 08057
Attorney for Santander Consumer USA Inc.



Order Filed on October 20, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No. 21-16020

Adv. No.

In Re:

LORI KIM ANDREWS JONES

Hearing Date: 10-4-2022

Judge: (ABA)

**ORDER FOR MONTHLY PAYMENTS, STAY RELIEF AND CO-DEBTOR RELIEF UNDER
CERTAIN CIRCUMSTANCES, COUNSEL FEES, AND INSURANCE**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: October 20, 2022

A handwritten signature in black ink, appearing to read "ABA".

Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: Lori Kim Andrews Jones

Case No: 21-16020

Caption of Order: Order for monthly payments, stay relief and co-debtor relief under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Motion for Stay Relief and Co-Debtor Relief filed by John R. Morton, Jr., Esq., attorney for Santander Consumer USA Inc. (“Santander”), with the appearance of Andrew B. Finberg, Esq. on behalf of the debtor, and this Order having been filed with the Court and served upon the debtor and her attorney under the seven-day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Santander Consumer USA Inc. (“Santander”) is the holder of a first purchase money security interest encumbering a 2012 Volvo XC60 bearing vehicle identification number YV4902DZ5C2287417.**
- 2. That commencing November 2022, if the debtor fails to make any payment to Santander within thirty (30) days after it falls due, Santander shall be entitled to stay relief and co-debtor relief as to the co-debtor, James T. Jones upon filing a certification with the court and serving it on the debtor, her attorney, and the Chapter 13 Trustee.**
- 3. That the debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Santander Consumer USA must be listed as loss payee. If the debtor fails to maintain valid insurance on the vehicle, Santander shall be entitled to stay relief and co-debtor relief as to the co-debtor, James T. Jones upon filing a certification that insurance has lapsed and serving such certification on the debtor, her attorney, and the Chapter 13 Trustee.**

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Debtor: Lori Kim Andrews Jones

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- 4. That the debtor is to pay a counsel fee of \$438.00 to Santander Consumer USA Inc. through her Chapter 13 plan.**

In re:
Lori Kim Andrews Jones
Debtor

Case No. 21-16020-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Oct 20, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2022:

Recip ID	Recipient Name and Address
db	+ Lori Kim Andrews Jones, 48 Whyte Drive, Voorhees, NJ 08043-4152

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2022 at the address(es) listed below:

Name	Email Address
Andrew B. Finberg	on behalf of Debtor Lori Kim Andrews Jones andy@sjbankruptcylaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor U.S. Bank N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2007-HE7, Asset-Backed Certificates Series 2007-HE7 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Gregory Lomax	on behalf of Creditor Lauletta Birnbaum LLC glomax@lauletta.com, vmarr@lauletta.com
Harold N. Kaplan	on behalf of Creditor JPMORGAN CHASE BANK N.A. hkaplan@rasnj.com, kimwilson@raslg.com
Holly Smith Miller	on behalf of Creditor Regency Accounts LLC hsmiller@gsbblaw.com

District/off: 0312-1

User: admin

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Date Recd: Oct 20, 2022

Form ID: pdf903

Total Noticed: 1

Holly Smith Miller

on behalf of Plaintiff Regency Accounts LLC hsmiller@gsbblaw.com

Inez M. Markovich

on behalf of Creditor National Financial Solutions LLC imarkovich@mccarter.com, rstratz@andersonkill.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

ibalboa@standingtrustee.com

John R. Morton, Jr.

on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Sindi Mncina

on behalf of Creditor JPMORGAN CHASE BANK N.A. smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 13